

## IN CLAIMS

Claims 1-17 (cancelled)

5 18. (currently and previously amended) A ~~[[privacy]]~~ payment system for restaurant merchants ~~[[in a restaurant]]~~ that provides privacy of customer bankcard data of a customer from a merchant system, comprising:

10 a. a restaurant bill that shows a payment amount and ~~[[an encoded]]~~ a service code, the service code includes ~~[[encodes]]~~ a merchant number identification to a ~~[[third party]]~~ central system that is separate from the merchant system;

15 b. a wireless device of ~~[[a]]~~ the customer with, (i) means for entering the service code, a payment amount, and an optional tip into the device, and (ii) means for sending the data to the central system which pre-stores customer data and merchant data;

c. central system means for identifying the customer and processing a payment request from the customer to the merchant by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

20 d. central system means for receiving a payment approval record and sending payment approval notification to the customer on the wireless device;

25 e. central system means for sending payment approval notification to ~~[[a]]~~ the merchant ~~[[computer]]~~ system, wherein ~~[[the payment transaction request to]]~~ the central system having originated the payment transaction request ~~[[from the wireless device of the customer not from the merchant computer system]]~~, the payment system maintains privacy of customer bankcard data from the merchant ~~[[computer]]~~ system ~~[[and merchant employees]]~~.

30 19. (previously presented) The system as in claim 18, further comprising:  
the central system stores (i) customer identification means, (ii) a plurality of customer bank account data and (iii) wireless device notification means.

20. (previously presented) The system as in claim 19, further comprising:  
the customer identification means using a personal number that is a combination  
of wireless device telephone number and a personal identification number that is  
5 entered into the wireless device.

21. (previously presented) The system as in claim 18, further comprising:  
the central system stores merchant identification that identify the merchant to a  
payment authorization network and merchant computer system notification means.

10 22. (currently and previously amended) The system as in claim 18, where the service  
code ~~[[restaurant bill]]~~, further comprising:  
the service code includes ~~[[encodes]]~~ in addition to the merchant number  
identification, a table number and a server number ~~[[, which may be used to track  
15 payments from customers by the central system and conveyed to the merchant  
computer system]]~~.

23. (previously presented and currently amended) The system as in claim 22 ~~[[18]]~~,  
further comprising:

20 the payment approval notification to the merchant system includes the table  
number and the server number enabling a display terminal interfaced to the merchant  
~~[[computer]]~~ system to display ~~[[displays and updates]]~~ payment status data ~~[[using a  
plurality of fields from a group of fields]]~~ that ~~[[may include]]~~ includes a date, a time, a  
transaction reference, the table number, the server number, the payment amount, tip  
25 and a payment status.

24. (currently and previously amended) A method of payment to restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising the steps of:

a. presenting a restaurant bill that shows a payment amount and ~~[[an encoded]]~~ a service code, the service code includes ~~[[encodes]]~~ a merchant number identification to a ~~[[third-party]]~~ central system that is separate from the merchant system;

b. entering into a wireless device of ~~[[a]]~~ the customer, (i) the service code, a payment amount and an optional tip into the device, and (ii) sending the data to the ~~[[third-party]]~~ central system which pre-stores customer data and merchant data;

c. identifying the customer and processing a payment transaction from the customer to the merchant by the central system by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

d. receiving a payment approval record by the central system ~~[[means]]~~ and sending payment approval notification to the customer on the wireless device;

e. sending payment approval notification to the ~~[[a]]~~ merchant ~~[[computer]]~~ system, by the central system, wherein ~~[[the payment request to]]~~ the central system having originated the payment transaction request ~~[[from the wireless device of the customer, not from the merchant computer system,]]~~ the payment system maintains privacy of customer data from the merchant ~~[[computer]]~~ system ~~[[and merchant employees]]~~.

25. (previously presented) The method as in claim 24, further comprising the steps of:

storing by the central system (i) customer identification means, (ii) a plurality of customer bank account data, and (iii) wireless device notification means.

26. (previously presented) The method as in claim 25, further comprising the steps of:

using a personal number that is a combination of wireless device telephone number and a personal identification number as the customer identification means that is entered into the wireless device.

27. (previously presented) The method as the central system in claim 24, further comprising the steps of:

storing in the central system, the merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

28. (currently amended) The method as in claim 24, where the restaurant bill, further comprising the steps of:

Including in the service code ~~[[encoding]]~~ in addition to the merchant number identification, a table number and a server number ~~[[, which may be used to track payments from customers by the central system and conveyed to the merchant computer system]]~~.

29. (currently amended) The method as in claim 28, further comprising the steps of: receiving the payment approval notification from the central system into the merchant system including the table number and the server number, displaying ~~[[and updating]]~~ payment status data on a display terminal interfaced to the merchant ~~[[computer]]~~ system, ~~[[using a plurality of fields from a group of fields that may include]]~~ that includes, a date, a time, a transaction reference, the table number, the server number, the amount, tip, and the payment status.

30. (currently amended) A privacy payment system for restaurant merchants, that protects customer bankcard data from a merchant system, comprising:

(a) a customer wireless device means for origination of a payment request for payment of a bill to a restaurant merchant, the bill has ~~[[encoded with]]~~ a service code that includes ~~[[encodes]]~~ a merchant number identification to a ~~[[third party]]~~ central system, that is separate from the merchant system, the wireless device having means for reading the service code and for sending to ~~[[a third party]]~~ the central system;

(b) ~~[[third party]]~~ the central system processing means for processing the payment request with pre-stored customer data and merchant data using an existing payment authorization network and forwards the payment approval notification to ~~[[a]]~~ the merchant ~~[[computer]]~~ system, wherein the central system ~~[[by not]]~~ originating the payment request ~~[[from the merchant computer system]]~~, the privacy payment system maintains privacy of customer bankcard data from the merchant ~~[[computer]]~~ system ~~[[and merchant employees]]~~.

31. (currently amended) The privacy payment system as in claim 30, further comprising:

the payment request bill identifies a payment amount and the service code as printed on the bill, from the merchant ~~[[computer]]~~ system, and presented to the customer at the merchant's premises includes ~~[[encodes]]~~ a table number and a server number.

32. (currently amended) The privacy payment system as in claim 30, comprising:

the ~~[[third party]]~~ central system sends ~~[[sending a]]~~ the payment approval notification to the customer on the wireless device, contemporaneously to the payment approval notification to the merchant ~~[[computer]]~~ system.